Case 19-22928-TPA Doc 57 Filed 06/24/21 Entered 06/24/21 11:14:01 Desc Main IN THE UNDGED STATES BOOK BUILTING COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: Thomas Brown, : Bankruptcy Case No.: 19-22928-TPA

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Debtor. : Chapter 13

Thomas Brown,

: Document No.:

Movant, :

: Related to Document No.:

New Rez LLC, Creditor :

And

Ronda J. Winnecour, Ch 13 Trustee:

:

Respondents. :

NOTICE OF PROPOSED MODIFICATION TO CONFIRMED PLAN DATED OCTOBER 9, 2019

- 1. Pursuant to 11 U.S.C. Section 1329, the Debtor has filed an Amended Chapter 13 Plan dated June 24, 2021 which is annexed hereto as Exhibit "A" (the "Amended Chapter 13 Plan"). Pursuant to the Amended Chapter 13 Plan, the Debtor seeks to modify the confirmed Plan in the following particulars:
- a) Debtor's Plan is being modified to provide for payment of the notice of mortgage payment change filed by Creditor New Rez LLC.
- 2. The proposed modification to the confirmed Plan will impact the treatment of the claims of the following creditors, and in the following particulars:
- a) Debtor's Amended Plan will have no impact on other creditors.
- 3. Debtor submits that the reason for the modification is as follows:
- a) Debtor's confirmed plan did not have sufficient funding to provide for payment of notice of mortgage payment change filed by creditor New Rez LLC.
- 4. The Debtor submits that the requested modification is being proposed in good faith, and not for any means prohibited by applicable law. The Debtor further submits that the proposed modification complies with 11 U.S.C. Sections 1322(a), 1322(b), 1325(a) and 1329 and, except as set forth above, there are no other modifications sought by way of the Amended Chapter 13 Plan.

WHEREFORE, the Debtor respectfully requests that the Court enter an Order confirming the Amended Chapter 13 Plan, and for such other relief the Court deems equitable and just.

RESPECTFULLY SUBMITTED, this 24th Day of June 2021.

By: *s/Brian C. Thompson*Attorney for Debtor(s)

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THOMPSON LAW GROUP, P.C.. 125 Warrendale-Bayne Road, Suite 200 Warrendale, PA 15086 724-799-8404 Telephone 724-799-8409 Facsimile bthompson@thompsonattorney.com

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Fill in this info	rmation to identify your	case:					
Debtor 1	Thomas First Name Mic	Brown ddle Name Last Name	x	plan, and list l	pelow the)	
Debtor 2 (Spouse, if filing)	First Name Mid	ddle Name Last Name		sections of the		it have	
United States Ba	nkruptcy Court for the Wester	n District of Pennsylvania	2.	.1, 3.1, 4.3			
Case number (if known)	19-22928-TPA		_				
' <u>-</u>	District of Penn						
Chapter	· 13 Plan Dat	ed: Jun 24, 2021					
Part 1: Not	ices						
To Debtors:	indicate that the option	on is appropriate in your c	ate in some cases, but the presen circumstances. Plans that do not s plan control unless otherwise orc	comply with loc	al rules a		
	In the following notice to	creditors, you must check ea	ach box that applies.				
To Creditors:	YOUR RIGHTS MAY B	E AFFECTED BY THIS PLAI	N. YOUR CLAIM MAY BE REDUCE	D, MODIFIED, OR	ELIMINA	TED.	
	You should read this pla attorney, you may wish	-	h your attorney if you have one in this	is bankruptcy case. If you do not have			
	ATTORNEY MUST FIL THE CONFIRMATION PLAN WITHOUT FURT	E AN OBJECTION TO CON HEARING, UNLESS OTHEI HER NOTICE IF NO OBJEC	F YOUR CLAIM OR ANY PROVIS IFIRMATION AT LEAST SEVEN (7, RWISE ORDERED BY THE COUR CTION TO CONFIRMATION IS FILE ROOF OF CLAIM IN ORDER TO BE) DAYS BEFORE T. THE COURT D. SEE BANKRU	THE DAT MAY COM PTCY RUI	E SET FO	
	includes each of the t		ee. Debtor(s) must check one box cluded" box is unchecked or both plan.				
payment	the amount of any claim or no payment to the such limit)	or arrearages set out in Pa secured creditor (a sepa	art 3, which may result in a partial arate action will be required to	Included	No	t Included	
		possessory, nonpurchase-roe required to effectuate su	noney security interest, set out in ch limit)	Included	No	t Included	
.3 Nonstanda	rd provisions, set out in	Part 9		☐ Included	No	t Included	
Part 2: Pla	n Payments and Leng	th of Plan					
1 Debtor(s) will	make regular payments	to the trustee:					
Total amount of	of \$ <u>1,425.00</u> per	month for a remaining plan	term of 37 months shall be paid	d to the trustee fro	m future e	earnings as	
follows: Payments	By Income Attachment	Directly by Debtor	By Automated Bank Transfer				
D#1	\$1,425.00	\$0.00	\$0.00				
D#2	\$0.00	\$0.00	\$0.00	_			
(Income attach	ments must be used by de	ebtors having attachable inco	me) (SSA direct deposit recipient	– s only)			

2.2	Additional payments:	Ç			
	Unpaid Filing Fees. The balance of Savailable funds.	\$ shall be fully paid	by the Trustee to the Clerk of	of the Bankruptcy C	ourt from the firs
	Check one.				
	x None. If "None" is checked, the rest of	of Section 2.2 need not be completed o	r reproduced.		
	The debtor(s) will make additional part and date of each anticipated payment	yment(s) to the trustee from other source.	ces, as specified below. Des	cribe the source, es	stimated amount
2.3	The total amount to be paid into the	plan (plan base) shall be computed	by the trustee based on t	he total amount o	f plan payment
	plus any additional sources of plan fu	nding described above.			
Pa	tt 3: Treatment of Secured Claim	ıs			
	The debtor(s) will maintain the currer the applicable contract and noticed in arrearage on a listed claim will be p ordered as to any item of collateral list.	of Section 3.1 need not be completed on the contractual installment payments on a conformity with any applicable rules, aid in full through disbursements by the steed in this paragraph, then, unless the second of the contract of the second	the secured claims listed b These payments will be dis ne trustee, without interest. nerwise ordered by the court	bursed by the trust If relief from the a , all payments unde	ee. Any existing automatic stay is
	Name of creditor	secured claims based on that collatera Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Start date (MM/YYYY)
	Select Portfolio Servicing	587 Thompson Run Road Pittsburgh, PA 15237	\$285.07	\$5,848.59	04/2020
	New Rez LLC d/b/a Shellpoint Mortgage Servicing	587 Thompson Run Road Pittsburgh, PA 15237	\$361.05	\$11,947.84	07/2021
	Insert additional claims as needed.				
3.2	The remainder of this paragraph wi	of Section 3.2 need not be completed of the applicable by separate adversary proceeding, that debtor(s) state that the value of the social claim, the value of the secured claim were secured claim.	r reproduced. Pox in Part 1 of this plan is the court determine the value ecured claims should be as fill be paid in full with interest	checked. The of the secured classes out in the colust at the rate stated by	mn headed pelow.

Name of creditor	Estimated amount of creditor's total claim (See Para. 8.7 below)	Collateral	Value of collateral	Amount of claims senior to creditor's claim		Interest rate	Monthly payment to creditor
	\$0.00		\$0.00	\$0.00	\$0.00	0%	\$0.00

Insert additional claims as needed.

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3.3 Secured claims excluded from 11 U.S.C. § 506.

	Check one.						
	🗴 None. If "None" is checked, the	rest of Section 3.3 need not be complete	d or reproduced.				
	The claims listed below were eith	ner:					
	(1) Incurred within 910 days before thuse of the debtor(s), or	ne petition date and secured by a purcha	se money security interes	t in a motor ve	hicle acquired for personal		
	(2) Incurred within one (1) year of the	e petition date and secured by a purchase	e money security interest	in any other thi	ng of value.		
	These claims will be paid in full under	the plan with interest at the rate stated b	pelow. These payments w	ill be disbursed	by the trustee.		
	Name of creditor	Collateral	Amount of claim	Interest rate	Monthly payment to creditor		
			\$0.00	0%	\$0.00		
	Insert additional claims as needed.						
3.4	Lien Avoidance.						
	Check one.						
		e rest of Section 3.4 need not be comple box in Part 1 of this plan is checked.	ted or reproduced. 7	he remainder	of this paragraph will be		
	,	ory, nonpurchase-money security interes	ets securing the claims lis	ted helow impa	air exemptions to which the		
	debtor(s) would have been entitl	ed under 11 U.S.C. § 522(b). The debto	or(s) will request, by filing	g a separate n	notion, that the court order		
		security interest securing a claim listed					
		st that is avoided will be treated as an u erest that is not avoided will be paid in fi					
		e than one lien is to be avoided, provide			3 (,		
	Name of creditor	Collateral	Modified principal balance*	Interest rate	Monthly payment or pro rata		
			\$0.00	0%	\$0.00		
	Insert additional claims as needed.	_					
	*If the lien will be wholly avoided, inse	ert \$0 for Modified principal balance.					
3.5	Surrender of Collateral.						
	Check one.						
	None. If "None" is checked, the rest of Section 3.5 need not be completed or reproduced.						
	The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under 11 U.S.C. § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5.						
			i the disposition of the col		cated in rait 5.		
	Name of creditor	Collat	·		cated in Fart 5.		
	Name of creditor	Collat	·		cated iii i art o.		
	Name of creditor	Collat	·		cated iii i ait o.		
	Name of creditor Insert additional claims as needed.	Collat	·		Cated III art o.		

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3.6 Secured tax claims.

Name of taxing authority	Total amount of claim	Type of tax	Interest rate*	Identifying number(s) if collateral is real estate	Tax periods
Ross Township (Cl# 4)	\$539.23	Sewage	0%	587 Thompson Run Road Pittsburgh, PA 15237	
Ross Township (Cl# 5)	\$306.21	Real Estate Taxes	0%	587 Thompson Run Road Pittsburgh, PA 15237	2019

Insert additional claims as needed.

Part 4:

Treatment of Fees and Priority Claims

4.1 General.

Trustee's fees and all allowed priority claims, including Domestic Support Obligations other than those treated in Section 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees.

Trustee's fees are governed by statute and may change during the course of the case. The trustee shall compute the trustee's percentage fees and publish the prevailing rates on the court's website for the prior five years. It is incumbent upon the debtor(s)' attorney or debtor (if *pro se*) and the trustee to monitor any change in the percentage fees to insure that the plan is adequately funded.

4.3 Attorney's fees.

Attorney's fees are payable to Thompson Law Group P.C.	. In addition to a retainer of	\$500.00 (of which \$0	was a
payment to reimburse costs advanced and/or a no-look costs deposit) already paid by or on behalf o	of the debtor, the	e amount of \$	3,500.00 is to
be paid at the rate of \$_250.00 per month. Including any retain	er paid, a total of \$ 0	in fees and o	costs reimburser	ment has been
approved by the court to date, based on a combination of the r	no-look fee and costs deposi	it and previous	ly approved ap	plication(s) for
compensation above the no-look fee. An additional \$4,500.00 v	will be sought through a fee ap	oplication to be	filed and approv	ved before any
additional amount will be paid through the plan, and this plan conta	ins sufficient funding to pay the	nat additional a	mount, without o	diminishing the
amounts required to be paid under this plan to holders of allowed uns	ecured claims.			
Check here if a no-look fee in the amount provided for in Local Ba	ankruptcy Rule 9020-7(c) is be	ing requested fo	or services rende	ered to the

debtor(s) through participation in the bankruptcy court's Loss Mitigation Program (do not include the no-look fee in the total amount of

compensation requested, above). 4.4 Priority claims not treated elsewhere in Part 4.

None. If "None" is checked, the rest of Section 4.4 need not be completed or reproduced.

Name of creditor	Total amount of claim	Interest rate (0% if blank)	Statute providing priority status
	\$0.00	0%	

Insert additional claims as needed.

^{*} The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania, and any other tax claimants shall bear interest at the statutory rate in effect as of the date of confirmation.

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4.5	Priority Domestic Sur	oport Obligations not assig	ned or owed to a governmental unit.

Insert additional claims as needed.

	If the debtor(s) is/are currently paying Domestic Support Obligations through existing state court order(s) and leaves this section blank, the debtor (s) expressly agrees to continue paying and remain current on all Domestic Support Obligations through existing state court orders.							
	Check here if this payment is for prepetition a	rrearages only.						
	Name of creditor (specify the actual payee, e.g. SCDU)	PA Description	Claim		onthly payment pro rata			
				\$0.00	\$0.00			
	Insert additional claims as needed.							
4.6	Domestic Support Obligations assigned or ow	ed to a governmental ι	unit and paid less than full amo	ount.				
	Check one.							
	None. If "None" is checked, the rest of Section 4.6 need not be completed or reproduced. The allowed priority claims listed below are based on a Domestic Support Obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim under 11 U.S.C. § 1322(a)(4). This provision requires that payments in Section 2.1 be for a term of 60 months. See 11 U.S.C. § 1322(a)(4).							
	Name of creditor		Amount of claim to be paid					
				\$0.00				
	Insert additional claims as needed.							
4.7	Priority unsecured tax claims paid in full.							
	Name of taxing authority	Fotal amount of claim	Type of tax	Interest rate (0% if blank	Tax periods k			
		\$0.00		0%				

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Treatment of Nonpriority Unsecured Claims

5 1	Nonpriority unsecured claims not senarately classified	

Debtor(s) **ESTIMATE(S)** that a total of \$4,680.52 will be available for distribution to nonpriority unsecured creditors.

Debtor(s) **ACKNOWLEDGE(S)** that a **MINIMUM** of \$4,680.52 shall be paid to nonpriority unsecured creditors to comply with the liquidation alternative test for confirmation set forth in 11 U.S.C. § 1325(a)(4).

The total pool of funds estimated above is **NOT** the **MAXIMUM** amount payable to this class of creditors. Instead, the actual pool of funds available for payment to these creditors under the plan base will be determined only after audit of the plan at time of completion. The estimated percentage of payment to general unsecured creditors is 100 %. The percentage of payment may change, based upon the total amount of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. Thereafter, all late-filed claims will be paid pro-rata unless an objection has been filed within thirty (30) days of filing the claim. Creditors not specifically identified elsewhere in this plan are included in this class.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.

Check one.

None. If "None" is checked, the rest of Section 5.2 need not be completed or reproduced.

The debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claims listed below on which the last payment is due after the final plan payment. These payments will be disbursed by the trustee. The claim for the arrearage amount will be paid in full as specified below and disbursed by the trustee.

Name of creditor	Current installment payment	Amount of arrearage to be paid on the claim	Estimated total payments by trustee	Payment beginning date (MM/ YYYY)
	\$0.00	\$0.00	\$0.00	

Insert additional claims as needed.

5.3 Postpetition utility monthly payments.

The provisions of Section 5.3 are available only if the utility provider has agreed to this treatment. These payments comprise a single monthly combined payment for postpetition utility services, any postpetition delinquencies, and unpaid security deposits. The claim payment will not change for the life of the plan. Should the utility obtain a court order authorizing a payment change, the debtor(s) will be required to file an amended plan. These payments may not resolve all of the postpetition claims of the utility. The utility may require additional funds from the debtor(s) after discharge.

Name of creditor	Monthly payment	Postpetition account number
	\$0.00	

Insert additional claims as needed.

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5.4 Other separately classified nonpriority unsecured claims.				
	Check one.			

The allowed nonpriority unsecured claims listed below are separately classified and will be treated as follows:					
Name of creditor	Basis for separate classification and treatment	Amount of arrearage Interest to be paid rate		Estimated total payments by trustee	
		\$0.00	0%	\$0.00	

Insert additional claims as needed.

Part 6: **Executory Contracts and Unexpired Leases**

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.

Check one.

None. If "None" is checked, the rest of Section 6.1 need not be completed or reproduced.

None. If "None" is checked, the rest of Section 5.4 need not be completed or reproduced.

Assumed items. Current installment payments will be disbursed by the trustee. Arrearage payments will be disbursed by the

Name of creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Estimated total payments by trustee	Payment beginning date (MM/ YYYY)
		\$0.00	\$0.00	\$0.00	_

Insert additional claims as needed.

Part 7:

Vesting of Property of the Estate

7.1 Property of the estate shall not re-vest in the debtor(s) until the debtor(s) have completed all payments under the confirmed plan.

Part 8:

General Principles Applicable to All Chapter 13 Plans

- This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan to ensure that the plan remains adequately funded during its entire term.
- Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.
- 8.3 The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.

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- **8.4** Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.
- 8.5 Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:

Level One: Unpaid filing fees.

Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection payments.

Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and

postpetition utility claims.

Level Four: Priority Domestic Support Obligations.

Level Five: Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.

Level Six: All remaining secured, priority and specially classified claims, and miscellaneous secured arrears.

Level Seven: Allowed nonpriority unsecured claims.

Level Eight: Untimely filed nonpriority unsecured claims for which an objection has not been filed.

- 8.6 As a condition to the debtor(s)' eligibility to receive a discharge upon successful completion of the plan, debtor(s)' attorney or debtor(s) (if pro se) shall file Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) with the court within forty-five (45) days after making the final plan payment.
- 8.7 The provisions for payment to secured, priority, and specially classified unsecured creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the trustee will not be required. In the absence of a contrary timely filed proof of claim, the amounts stated in the plan for each claim are controlling. The clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. Unless otherwise ordered by the court, if a secured, priority, or specially classified creditor timely files its own claim, then the creditor's claim shall govern, provided the debtor(s) and debtor(s)' attorney have been given notice and an opportunity to object. The trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.
- 8.8 Any creditor whose secured claim is not modified by this plan and subsequent order of court shall retain its lien.
- 8.9 Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.
- 8.10 The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR DEBTOR(S) (IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed upon the debtor(s).

Part 9: Nonstandard Plan Provisions

- 9.1 Check "None" or List Nonstandard Plan Provisions.
 - **None.** If "None" is checked, the rest of part 9 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if the applicable box in Part 1 is checked. Any provision set forth herein is subject to court approval after notice and a hearing upon the filing of an appropriate motion.

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Part 10: Signatures

10.1 Signatures of Debtor(s) and Debtor(s)' Attorney.

If the debtor(s) do not have an attorney, the debtor(s) must sign below; otherwise the debtor(s)' signatures are optional. The attorney for the debtor (s), if any, must sign below.

By signing this plan the undersigned, as debtor(s)' attorney or the debtor(s) (if pro se), certify(ies) that I/we have reviewed any prior confirmed plan(s), order(s) confirming prior plan(s), proofs of claim filed with the court by creditors, and any orders of court affecting the amount(s) or treatment of any creditor claims, and except as modified herein, this proposed plan conforms to and is consistent with all such prior plans, orders, and claims. False certifications shall subject the signatories to sanctions under Bankruptcy Rule 9011.

By filing this document, debtor(s)' attorney or debtor(s) (if pro se), also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in the standard chapter 13 plan form adopted for use by the United States Bankruptcy Court for the Western District of Pennsylvania, other than any nonstandard provisions included in Part 9. It is further acknowledged that any deviation from the standard plan form shall not become operative unless it is specifically identified as a "nonstandard" term and is approved by the court in a separate order.

X /s/Thomas Brown	X	
Signature of Debtor 1	Signature of Debtor 2	
Executed on Jun 24, 2021	Executed on	
MM/DD/YYYY	MM/DD/YYYY	
X/s/Brian C. Thompson	DateJun 24, 2021	
Signature of debtor(s)' attorney	MM/DD/YYYY	

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